Information to identify the case:			
Debtor 1	Yvonne Manuel	Social Security number or ITIN xxx-xx-1437	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN	
United States Ba	ankruptcy Court District of New Jersey		
Case number:	16-31281-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yvonne Manuel

3/10/20

By the court: Michael B. Kaplan

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
 1322(b)(5) and on which the last payment
 or other transfer is due after the date on
 which the final payment under the plan
 was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re: Yvonne Manuel Debtor Case No. 16-31281-MBK Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2 Date Rcvd: Mar 10, 2020 Form ID: 3180W Total Noticed: 36

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on		
Mar 12, 2020 db	#+Yvonne Manuel, 319 Berg Avenue, Hamilton, NJ 08610-4907	
516486570 516486571	+Allied Interstate, Re: Dish Network, PO Box 4000, Warrenton, VA 20188-4000 #+Alltran Financial, PO Box 610, Re: Credit One; LVNV, Sauk Rapids, MN 56379-0610	
516701488	+Bank of America, N.A., c/o PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200,	
516486578	Moorpark, CA 93021-2602 +Credence Resource Mngmt, PO Box 2147, Re: T Mobile, Southgate, MI 48195-4147	
516486582	+Kivitz McKeever Lee, 701 Market Street, Suite 5000, Re: Penny Mac,	
E1670E111	Philadelphia, PA 19106-1541	
516705111 516486585	+PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444, Attn: Bankruptcy +Penny Mac, PO Box 514387, Los Angeles, CA 90051-4387	
While he also have a bound of the same and the black following and the bound of the Rock and the Rock and the Same and the		
smg	ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: usanj.njbankr@usdoj.gov Mar 11 2020 00:40:05 U.S. Attorney, 970 Broad St.,	
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 11 2020 00:39:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	
516500550	Newark, NJ 07102-5235	
516509559	EDI: AIS.COM Mar 11 2020 03:48:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848	
516486572	+EDI: WFNNB.COM Mar 11 2020 03:48:00 Avenue, PO Box 659584, San Antonio, TX 78265-9584	
516486573	+EDI: WFNNB.COM Mar 11 2020 03:48:00 Brylane Home, PO Box 659728, San Antonio, TX 78265-9728	
516486574	+EDI: CAPITALONE.COM Mar 11 2020 03:48:00 Capital One, PO Box 30285,	
516486575	Salt Lake City, UT 84130-0285 +E-mail/Text: mediamanagers@clientservices.com Mar 11 2020 00:38:34 Client Services, Inc.,	
	Re: Capital One, 3451 Harry Truman Blvd, Saint Charles, MO 63301-4047	
516486576	+EDI: WFNNB.COM Mar 11 2020 03:48:00 Comenity Capital (Avenue), PO Box 182120, Columbus, OH 43218-2120	
516486577	+EDI: CONVERGENT.COM Mar 11 2020 03:48:00 Convergent, Re: Dish Network, 800 SW 39th St,	
516486580	PO Box 9004, Renton, WA 98057-9004 +EDI: CCS.COM Mar 11 2020 03:48:00 Credit Collection Services,	
	Re: Personal Service Insurance Co., Two Wells Avenue, Newton Center, MA 02459-3225	
516486579	+EDI: CCS.COM Mar 11 2020 03:48:00 Credit Collection Services, Re: Geico, Two Wells Avenue, Newton Center, MA 02459-3225	
516486581	+E-mail/PDF: creditonebknotifications@resurgent.com Mar 11 2020 00:42:06 Credit One Bank,	
516486583	PO Box 98873, Las Vegas, NV 89193-8873 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 11 2020 00:42:14 LVNV Funding,	
	Re: Credit One, PO Box 10497, Greenville, SC 29603-0497	
516589727	E-mail/PDF: resurgentbknotifications@resurgent.com Mar 11 2020 00:42:49 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,	
	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
516537068 516486584	+EDI: AGFINANCE.COM Mar 11 2020 03:48:00 ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421 +EDI: AGFINANCE.COM Mar 11 2020 03:48:00 One Main Financial, PO Box 183172,	
310400304	Columbus, OH 43218-3172	
516778684	EDI: PRA.COM Mar 11 2020 03:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541	
516778685	EDI: PRA.COM Mar 11 2020 03:48:00 Portfolio Recovery Associates, LLC, POB 41067,	
516702324	Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541 EDI: PRA.COM Mar 11 2020 03:48:00 Portfolio Recovery Associates, LLC, c/o Household Bank,	
310702324	POB 41067, Norfolk VA 23541	
516486586	+E-mail/Text: bankruptcy@pseg.com Mar 11 2020 00:38:26 PSE&G, Re: 66 182 574 09, PO Box 490, Cranford, NJ 07016-0490	
516504342	EDI: Q3G.COM Mar 11 2020 03:48:00 Quantum3 Group LLC as agent for, Comenity Bank,	
	PO Box 788, Kirkland, WA 98083-0788	
516486587	+EDI: SWCR.COM Mar 11 2020 03:48:00 Southwest Credit Systems, Re: T-Mobile, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958	
516486589	EDI: AISTMBL.COM Mar 11 2020 03:48:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274	
516486591	E-mail/Text: tidewaterlegalebn@twcs.com Mar 11 2020 00:39:03 Tidewater Finance Co., 6520 Indian River Road, Virginia Beach, VA 23464	
516515133	E-mail/Text: tidewaterlegalebn@twcs.com Mar 11 2020 00:39:03 Tidewater Finance Company,	
516486590	PO Box 13306, Chesapeake, VA 23325 +E-mail/Text: tidewaterlegalebn@twcs.com Mar 11 2020 00:39:03 Tidewater Credit Services,	
	PO Box 17308, Baltimore, MD 21297-1308	
516594515	EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Bank N.A.,, d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657	
516486592	+EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Dealer Services, PO Box 25341,	
	Santa Ana, CA 92799-5341	

TOTAL: 28

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District/off: 0312-3 User: admin Page 2 of 2 Date Royd: Mar 10, 2020 Form ID: 3180W Total Noticed: 36

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** 516486588 ##+Stellar Recovery, 1327 Hwy 2 West, Suite 100, Re: Dish Network, Kalispell, MT 59901-3413

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on March 10, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

John Zimnis on behalf of Debtor Yvonne Manuel njbankruptcylaw@aol.com. William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC as servicing agent for

Bank of America, N.A. ecf@powerskirn.com

William M.E. Powers on behalf of Creditor BANK OF AMERICA, N.A ecf@powerskirn.com

William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicing agent for Bank of America, N.A. ecf@powerskirn.com William M.E. Powers, III

TOTAL: 7